WHAT IS CLAIMED IS:

- 1. A method for assisting a customer in choosing a combination of commodity options, wherein said combination has at least two commodity categories, and each commodity category has at least two options, the method comprising the steps of:
 - (a) ranking the options within each commodity category;
- (b) for each commodity category, creating a plurality of combinations of commodity options by
 - (i) selecting a highest ranked option for a commodity category;
 - (ii) selecting any options in other commodity categories that are linked to the option selected in step (b)(i);
 - (iii) selecting valid options for remaining commodity categories, until the combination of commodity options is complete;
 - (c) calculating a total effective cost of each combination of commodity options; and
- (d) presenting the combinations of commodity options to the customer, whereby the customer selects a combination of commodity options for purchase.
 - 2. The method of claim 1, further comprising the steps of: visiting a web site by the customer; and sending the preferences of the customer to the web site.
 - 3. The method of claim 1, wherein step (b) comprises the additional steps of:
 - (iv) selecting a next ranked option for a commodity category;

- (v) selecting any options in other commodity categories that are linked to the option selected in step (b)(iv); and
- (vi) selecting valid options for remaining commodity categories until the combination of commodity options is complete.
- 4. The method of claim 3, wherein steps (b)(iv), (b)(v) and (b)(vi) are repeated for a plurality of ranks.
- 5. The method of claim 1, wherein step (d) comprises presenting the combinations of commodity options ranked by total effective cost.
- 6. The method of claim 1, wherein step (a) comprises ranking the options within each category by effective cost.
- 7. The method of claim 1, wherein step (a) comprises calculating an effective cost for each option and ranking the options within each category by effective cost.
- 8. The method of claim 7, wherein the effective cost calculations include bundling discounts.

- 9. The method of claim 7, wherein step (c) comprises calculating a total effective cost for each of the plurality of combinations of commodity options by adding the effective costs of the selected options in the combinations of commodity options.
 - 10. The method of claim 7, wherein step (a) comprises the steps of, for each category:
 - (i) identifying at least one first parameter associated with a commodity option;
 - (ii) associating at least one value to the at least one first parameter;
- (iii) calculating an estimated cost of the commodity option based on features of the commodity category that are desired by the customer;
- (iv) obtaining from the customer a preference weighting on at least one second parameter;
- (v) calculating an effective cost of the commodity option by adjusting the estimated cost based on the preference weighting and the at least one value assigned to the parameters; and
 - (vi) ranking the options within each category by effective cost.
- 11. The method of claim 10, wherein the parameter is a feature, an attribute, or a performance characteristic associated with the commodity category.
 - 12. The method of claim 10, wherein step (a)(ii) includes the steps of: setting a range for the at least one first parameter; sampling a random set of customers over the range; and

determining a best fit utility function using regression analysis on data received as a result of sampling.

- 13. The method of claim 10, wherein the utility function is stored in a first database, information about the commodity including bundling links is stored in a second database, and information about the customer is stored in a third database.
- 14. The method of claim 13, wherein the combinations created in step (b) are saved in the second database.
- 15. The method of claim 12, wherein the utility function is evaluated to obtain the at least one value, wherein the value represents a cost or benefit of the parameter to the customer.
- 16. The method of claim 15, wherein the value is subtracted from the estimated cost if it represents a benefit to the customer or the value is added to the estimated cost if it represents a cost to the customer.
- 17. The method of claim 1, wherein the customer determines the commodity categories included in the combination.

- 18. The method of claim 1, wherein the commodity categories that are included in the combination are predefined.
 - 19. The method of claim 1, wherein the commodity categories are services.
 - 20. The method of claim 19, wherein the services include telephone service plans.
 - 21. The method of claim 1, wherein the commodity are products and services.
- 22. The method of claim 21, wherein the commodity categories include wireless telephone services plans and handsets.
 - 23. The method of claim 1, comprising the additional step of:
- (e) receiving from the customer a combination of commodity options, wherein the commodity options are selected by the customer, and calculating a total effective cost of the customer-selected combination of commodities.
- 24. The method of claim 23, wherein step (d) comprises presenting the combinations of commodity options created in step (b) with the combination of commodity options created by the customer in step (e) ranked by total effective cost.

- 25. The method of claim 1, wherein step (d) comprises presenting the combinations of commodity options to the customer, whereby the customer selects a portion of a combination of commodity options for purchase.
- A system for assisting a customer in choosing a combination of commodity options, wherein said combination has at least two commodity categories, and each commodity category has at least two options, the system comprising:

means for ranking the options within each commodity category;

means for creating a plurality of combinations of commodity options for each commodity category comprising

means for selecting a highest ranked option for a commodity category;

means for selecting any options in other commodity categories that are linked to the selected highest ranked option;

means for selecting valid options for remaining commodity categories, until the combination of commodity options is complete;

means for calculating a total effective cost of the combinations of commodity options; and

means for presenting the combinations of commodity options to the customer, whereby the customer selects a combination of commodity options for purchase.

27. The system of claim 26, additionally comprising:

means for visiting a web site by the customer; and means for sending the preferences of the customer to the web site.

28. The system of claim 26, wherein the means for creating a plurality of commodity combinations additionally comprises:

means for selecting a next ranked option for a commodity category;

means for selecting any options in other commodity categories that are linked to the option selected by the means for selecting a next ranked option; and

means for selecting valid options for remaining commodity categories until the combination of commodity options is complete.

- 29. The system of claim 26, wherein the means for presenting the combinations comprises means for presenting the combinations of commodity options ranked by total effective cost.
- 30. The system of claim 26, wherein the means for ranking the options comprises means for ranking the options within each category by effective cost.
- 31. The system of claim 26, wherein the means for ranking the options comprises means for calculating an effective cost for each option and ranking the options within each category by effective cost.

- 32. The system of claim 31, wherein the effective cost calculations include bundling discounts.
- 33. The system of claim 31, wherein the means for calculating a total effective costs comprises means for calculating a total effective cost for each of the plurality of combinations of commodity options by adding the effective costs of the selected options in the combinations of commodity options.
- 34. The system of claim 31, wherein the means for ranking the options comprises, for each category:

means for identifying at least one first parameter associated with a commodity option;
means for associating at least one value to the at least one first parameter;
means for calculating an estimated cost of the commodity option based on features of the

means for obtaining from the customer a preference weighting on at least one second parameter;

commodity category that are desired by the customer;

means for calculating an effective cost of the commodity option by adjusting the estimated cost based on the preference weighting and the at least one value assigned to the parameters; and

means for ranking the options within each category by effective cost.

- 35. The system of claim 34, wherein the parameter is a feature, an attribute, or a performance characteristic associated with the commodity category.
- 36. The system of claim 34, wherein the means for associating at least one value includes:

means for setting a range for the at least one first parameter;

means for sampling a random set of customers over the range; and

means for determining a best fit utility function using regression analysis on data
received as a result of sampling.

- 37. The system of claim 34, additionally comprising:
 means for storing the utility in a first database;
 means for storing information about the commodity including bundling links in a second database; and
 means for sorting information about the customer in a third database.
- 38. The system of claim 37, additionally comprising means for saving the combinations in the second database.

- 39. The system of claim 36, additionally comprising means for evaluating the utility function to obtain the at least one value, wherein the value represents a cost or benefit of the parameter to the customer.
- 40. The system of claim 39, wherein the value is subtracted from the estimated cost if it represents a benefit to the customer or the value is added to the estimated cost if it represents a cost to the customer.
- 41. The system of claim 26, additional comprising means for the customer to determine the commodity categories included in the combination.
- 42. The system of claim 26, additionally comprising means for predefining the commodity categories that are included in the combination.
 - 43. The system of claim 26, additionally comprising means for the customer to select commodity options for a combination;

means for receiving from the customer the combination of commodity options, wherein the commodity options are selected by the customer, and

means for calculating a total effective cost of the customer-selected combination of commodities.

- 44. The system of claim 43, wherein the means for presenting the combinations of commodity options additionally comprises means for presenting the combination of commodity options received from the customer and its total effective cost.
- 45. The system of claim 26, wherein the means for presenting the combinations of commodity options additionally comprises means for the customer to select a portion of a combination of commodity options for purchase.
- 46. A method of combining commodity options into a grouping that is offered as a combination of commodities options in a system for optimizing customer selections of a combination of commodities, comprising the steps of:
- (a) selecting an option for a commodity category into a grouping, where the option is not currently being used in another grouping;
 - (b) determining whether the selected option is linked to other options;
- (c) if the option is determined to be linked in step (b), selecting the linked options into the grouping;
- (d) if the grouping is not complete, determining an option that has not previously been used in a grouping, wherein either the determined unused option is linked to options in categories that do not have options selected in the grouping, or the determined unused option has no links, and selecting the determined unused option and any linked options into the grouping; and

- (e) repeating step (d) until the grouping is complete.
- 47. The method of claim 46, wherein the option selected in step (a) is a ranked option.
- 48. The method of claim 47, wherein the option selected in step (a) is a highest ranked option.
- 49. The method of claim 46, wherein steps (a) (e) are repeated for each commodity category within a combination.
- 50. The method of claim 49, wherein steps (a) (e) are repeated for each commodity category within a combination for a plurality of ranks.
- 51. In a computer system for optimizing the customer selection of a combination of commodities, a computer program product for enabling the computer system to combine commodity options into a grouping that is offered as a combination of commodities option, said computer program product comprising:

a computer usable medium having computer readable program code means embodied in said medium for causing an application program to execute on the computer system, said computer readable program code means comprising:

a first computer readable program code means for selecting an option for a commodity category into a grouping, where the option is not currently being used in another grouping;

a second computer readable program code means for determining whether the selected option is linked to options in other categories;

a third computer readable program code means for selecting the linked options into the grouping, if the option is determined to be linked;

a fourth computer readable program code means for determining an option that has not previously been used in a grouping for a commodity category in the grouping that has no option selected, wherein the determined unused option is not linked to options in categories that already have options selected in the grouping, and selecting the determined unused option and any linked options into the grouping, if the grouping is not complete; and

a fifth computer readable program code means for repeating step (d) until the grouping is complete.

- 52. The computer program product of claim 51, wherein the option selected by the first computer readable program code means is a ranked option.
- 53. The computer program product of claim 52, wherein the option selected by the first computer readable program code means is a highest ranked option.